

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John R Sebastian
Debtor

Case No. 19-00807-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Sep 14, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2022:

Recip ID	Recipient Name and Address
db	+ John R Sebastian, 2328 State Street, Floor #1, Harrisburg, PA 17103-1741
5166943	+ Atlantic Credit & Finance Inc, PO Box 2083, Warren, MI 48090-2083
5166950	Mercy Diagnostics Inc, 3109 Poplarwood Court, Suite 302, Raleigh, NC 27604-1044
5166954	+ WC Eshenaur & Son, Inc., 200 South 41st Street, Harrisburg, PA 17111-2276
5166955	+ Weltman Weinberg & Reis Co, 436 7th Ave, STE 2500, Pittsburgh, PA 15219-1842

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Sep 14 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5166942	Email/Text: bankruptcy@sunrisecreditservices.com	Sep 14 2022 18:40:00	AT&T Mobility, c/o Sunrise Credit Services Inc, PO Box 9100, Farmingdale, NY 11735-9100
5184963	Email/PDF: bncnotices@becket-lee.com	Sep 14 2022 18:40:05	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5166941	+ Email/PDF: bncnotices@becket-lee.com	Sep 14 2022 18:40:05	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5166945	+ Email/Text: dylan.succa@commercialacceptance.net	Sep 14 2022 18:40:00	Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
5166946	+ Email/PDF: creditonebknofications@resurgent.com	Sep 14 2022 18:40:00	CreditOne Bank, PO Box 60500, City of Industry, CA 91716-0500
5169309	EDI: DISCOVER.COM	Sep 14 2022 22:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5166947	+ EDI: DISCOVER.COM	Sep 14 2022 22:43:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
5166948	+ Email/Text: crdept@na.firstsource.com	Sep 14 2022 18:40:00	Firstsource Advantage LLC, 205 Bryant Woods South, Buffalo, NY 14228-3609
5166944	EDI: JPMORGANCHASE	Sep 14 2022 22:43:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5166949	+ Email/Text: unger@members1st.org	Sep 14 2022 18:40:00	Members 1st Fcu, Attn: Bankruptcy Dept, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5182399	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 14 2022 18:40:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5166951	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 14 2022 18:40:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
5187263	Email/Text: nsm_bk_notices@mrcooper.com	Sep 14 2022 18:40:00	Nationstar Mortgage LLC, d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9741
5166952	+ Email/Text: bankruptcyntices@psecu.com		

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		Sep 14 2022 18:40:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5195680	EDI: PRA.COM		
		Sep 14 2022 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5173427	+ Email/Text: bankruptcynotices@psecu.com		
		Sep 14 2022 18:40:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5166953	+ EDI: RECOVERYCORP.COM		
		Sep 14 2022 22:43:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
5168232	+ EDI: RMSC.COM		
		Sep 14 2022 22:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
Steven P Miner	on behalf of Debtor 1 John R Sebastian sminer@cklegal.net mrenno@cklegal.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

John R Sebastian

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7210

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-00807-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John R Sebastian

9/14/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.